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	(including Cover Sheet)		Transmittal	

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Sally Shih, Examiner	USPTO Group Art Unit: 3624		703.872.9306

From Christopher J. Rourke

Client/Matter Number ~~99999.9999~~ (Rodriguez)

Comments

1368149-014354.0004

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**PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**  
**(Attorney Docket No. B68149-014354-0004)**

In the Application of:

**Rodriguez, et al.**

Serial No.: 09/656,815

Filed: September 7, 2000

For: System and Apparatus for Credit  
Transaction Data TransmissionMail Stop: AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450§ Group Art Unit: 3624  
§ Examiner: Shih, Sally  
§ Confirmation No. 1848  
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§**CERTIFICATE OF TRANSMISSION UNDER 37 CFR 1.10**I hereby certify that the papers enclosed herein are being transmitted  
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Date: July 26, 2004**RESPONSE TO OFFICE ACTION**

In response to the Final Office Action mailed March 25, 2003 (Paper No. 11), Applicants respectfully submit the following amendments in the above-referenced application, and request entry thereof to place the application in condition for Allowability.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.

**Conclusion** begins on page 10 of this paper.